

Reduce the Costs of Health Care Administration

ACP believes that both governmental and non-governmental payers must work to reduce the costs of health care administration and the attendant burdens they place on patients and their physicians.

Among several means for improving efficiency is the use of electronic technology that will allow automating payment and health insurance transactions without reliance on paper processing. Automated point of care transactions are possible using smart card technology (similar to ATM cards) that will automatically verify the individual’s coverage status, benefits, required co-pays and co-insurance, and bill the appropriate payer for care rendered and the individual for their required cost-sharing on a debit basis.

The high costs of medical liability premiums are driving many doctors out of certain specialties and leading to increased costs related to “defensive medicine.” There are many casualties of America’s medical liability crisis – physicians and patients alike, particularly patients who require medical services from high-risk specialists, including emergency physicians, general surgeons, neurosurgeons, obstetricians/gynecologists, orthopedic surgeons and thoracic surgeons. ACP supports the need for a reasonable cap on non-economic damages as the cornerstone of any meaningful medical liability reform proposal.

From ACP’s Position Paper, [*Achieving a High Performance Health Care System with Universal Access.*](#)

ACP Policy vs. President-elect Obama’s Proposal

ACP Pledge 4	President-elect Barack Obama
<p>Reduce administrative expenses. Create a uniform billing system for all health insurance transactions at the point of care. Reform the medical liability system using proven legal reforms.</p>	<p>Phase in requirement that all providers participate in programs to adopt paperless information technology, and provide federal funding for effort.</p> <p>Require health plans to publicly disclose the percentage of premiums used to finance patient care versus administrative costs.</p> <p>Strengthen antitrust laws to prevent insurers from overcharging physicians for malpractice insurance. Does not</p>

	<p>support a cap on non-economic damages.</p> <p>For more information visit the Obama website.</p>
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